

Fill in this information to identify the case:

Debtor 1 Kevin J. Urbine

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 19-17901

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC BANK, NACourt claim no. (if known): 9

Last 4 digits of any number you use to
identify the debtor's account:

2 5 5 6

Date of payment change:

Must be at least 21 days after date
of this notice01/01/2025

New total payment:

\$ 789.02

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 421.42New escrow payment: \$ 442.50**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Kevin J. Urbine Case number (if known) 19-17901
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/Stephani Schul Date 11/18/2024
Signature

Print: Stephani Schul Title Bankruptcy Specialist
First Name Middle Name Last Name

Company PNC Bank, N.A.

Address 3232 Newmark Drive
Number Street
Miamisburg OH 45342
City State ZIP Code

Contact phone 866-754-0659 Email bankruptcy@pnc.com



P.O. Box 1820
Dayton, OH 45401-1820

KEVIN J URBINE
VALERIE A URBINE
43 VALLEY RD
READING PA 19610-1955

Your escrow analysis is here!

Account Number [REDACTED]
Statement Date 11/06/2024
Review Period 01/2025
to 12/2025

Property Address

43 VALLEY RD
READING, PA 19610

New Payment Amount

\$789.02

New Payment Effective Date

01/01/2025

**Thank you for
being a PNC
customer**

Why are you receiving this escrow analysis statement?

At least once each year, federal guidelines require that we review your escrow account to ensure sufficient funds are collected to pay your property taxes and insurance premiums. These reviews are necessary since these escrowed expenses can change. Please take a moment to review What's Changed. Learn more online at pnc.com/MortgageCustomerCare.

What's Changed?

- Due to your escrowed expenses (like property taxes and/or insurance premiums) increasing, your monthly / periodic escrow payment will increase to \$442.50.
- Additionally, your escrow account is projected to have a surplus of \$966.50.

Your mortgage account is not paid up to-date. Once you've made the outstanding payments, please contact us one of the ways listed at the bottom of this page to have this surplus refunded to you or applied to your future mortgage payments.

Annual Escrow Expense Breakdown

<u>Annual Expenses</u>	<u>What was estimated to be paid</u>	<u>Change</u>	<u>What we plan to pay</u>
Insurance	\$763.00	↑	\$842.00
Property Tax	\$4,294.00	↑	\$4,467.96
Annual Escrow Expenses	\$5,057.00	↑	\$5,309.96
Monthly / Periodic Escrow Amount	\$421.42	↑	\$442.50

Mortgage Payment Breakdown

<u>Monthly / Periodic Payments</u>	<u>Current payment</u>	<u>New payment effective 01/01/2025</u>
Principal & Interest	\$346.52	\$346.52
Escrow Payment	\$421.42	\$442.50
Monthly / Periodic Total Payment	\$767.94	\$789.02

What You Need To Do

- If PNC automatically deducts your monthly payment from your checking or savings account, then your payment amount will be updated automatically. There's nothing you need to do.
- If you use another financial institution's payment service to pay your mortgage, then please update that service to reflect your new mortgage payment as of the new payment effective date.

How to Pay or Contact PNC



Visit PNC Online Banking to Make Payments and More

To make payments or manage your mortgage account online, visit us at pnc.com/MortgageCustomerCare.



Contact a PNC Bank Employee

We are here, if you have questions or need assistance, please contact our Customer Care Center at 1-800-822-5626.

You can also visit your local PNC branch.

Why did my payment change?

Changes to your escrowed expenses (such as property taxes and insurance premiums) will result in changes to your monthly / periodic escrow payment. Your local taxing authority will typically review your property value and as a result may adjust your property taxes. Similarly, your insurance provider will review the risk and coverage amounts of your property and as a result may adjust your insurance premium.

Can PNC provide me with information concerning why there were changes to my tax payments or insurance premiums?

PNC does not have information as to specifically why your taxes or insurance premiums may have changed. We encourage you to contact your local tax office or your insurance company for details or further information.

How is my Escrow Amount calculated?

We add up the projected expenses to be paid over the next 12 months and divide that total by your required number of mortgage payments per year (normally 12) to determine your new escrow amount. These projected expenses are based on the most recent information we've received from your property tax authorities, insurance carrier(s), and for any other escrowed expenses.

If there is a shortage in my escrow account, what should I do?

Option 1: Take no action and your payment will be adjusted to spread the shortage as shown on page 1.

Option 2: If you wish to discuss other options, please call us at 1-800-822-5626.

What should I do if I receive a tax bill?

PNC should also receive a bill. The one you receive should be informational for your records and no further action will be needed as your lender will make the payments from your escrow account. If you have an escrow account for taxes and the tax bill is for delinquent taxes due, please call us at 1-800-822-5626.

If it is necessary to send a copy of your tax bill to us, please include your mortgage account number and forward it to:

PNC Bank
Attn: Tax Department
P.O. Box 1804
Dayton, OH 45401-1804

Important for customers in these states: PA, CA, VA, MD, NJ, ID, IA, ME, CT: Supplemental or special / additional assessment tax is not escrowed. You will be responsible for paying these bills.

What should I do if I receive an insurance renewal notice and a bill requesting payment?

If you have an escrow account for insurance, please forward a copy of your bill with your mortgage account number to:

PNC Bank
ISAOA ATIMA
P.O. Box 7433
Springfield, OH 45501
888-229-5429

What should I do if I change insurance companies?

Any time you change your insurance carrier, please provide them with your mortgage account number and the following contact information for PNC:

PNC Bank, NA
ISAOA ATIMA
P.O. Box 7433
Springfield, OH 45501

Prior Escrow Account Projection and Activity

This is a list of your escrow account's prior projection and actual activity since your last escrow analysis. Differences between the most recent account history and last year's projection may have resulted in not reaching the estimated low monthly balance.

* Indicates a difference from projected activity either in the amount or the date.

"p" Indicates projected future payments into or out of the escrow account.

Date M/YY	Description	Amount paid out of your Escrow Account		Amount paid into your Escrow Account		Balance	
		Estimated	Actual	Estimated	Actual	Estimated	Actual
	Beginning Balance					\$2,528.47	\$1,713.29
12/23					\$1,239.51		\$1,713.29
1/24	HAZARD INS	\$763.00	\$842.00 *	\$421.42	\$413.17	\$2,186.89	\$1,284.46
2/24				\$421.42	\$834.59	\$2,608.31	\$2,119.05
3/24				\$421.42	\$421.42	\$3,029.73	\$2,540.47
4/24	CITY TAX	\$1,200.92	\$1,357.79 *	\$421.42	\$842.84	\$2,250.23	\$2,025.52
5/24				\$421.42	\$421.42	\$2,671.65	\$2,446.94
6/24				\$421.42	\$1,334.74	\$3,093.07	\$3,781.68
7/24				\$421.42	\$421.42	\$3,514.49	\$4,203.10
8/24	SCHOOL TAX	\$3,093.08	\$3,110.17 *	\$421.42	\$421.42	\$842.83	\$1,514.35
9/24				\$421.42	\$421.42	\$1,264.25	\$1,935.77
10/24				\$421.42	\$421.42	\$1,685.67	\$2,357.19
11/24				\$421.42	\$842.84	\$2,107.09	\$3,200.03
12/24				\$421.42	\$421.42	\$2,528.51	\$3,621.45
	TOTAL	\$5,057.00	\$5,309.96	\$5,057.04	\$8,457.63		

Next 12 Month Activity Projection

This is a projection of your escrow account's anticipated activity for the coming 12 months.

- Your new monthly / periodic escrow payment is the total of payments expected to be made out of your escrow account divided by the number of mortgage payments per year (normally 12).
- Since the projected minimum balance (indicated by **) is more than twice your new monthly escrow payment (excluding MIP/PMI), as allowed by RESPA unless your mortgage document or state law specifies a lower amount, the difference results in a surplus. For example: **Surplus = [minimum balance**] - 2 × [monthly escrow payment excluding MIP/PMI]**

Date M/YY	Description	Amount paid out of your Escrow Account	Amount paid into your Escrow Account	Balance
		Estimated	Estimated	Estimated
	Beginning Balance			\$3,621.45
1/25	HAZARD INS	\$842.00	\$442.50	\$3,221.95
2/25			\$442.50	\$3,664.45
3/25			\$442.50	\$4,106.95
4/25	CITY TAX	\$1,357.79	\$442.50	\$3,191.66
5/25			\$442.50	\$3,634.16
6/25			\$442.50	\$4,076.66
7/25			\$442.50	\$4,519.16
8/25	SCHOOL TAX	\$3,110.17	\$442.50	\$1,851.49 **
9/25			\$442.50	\$2,293.99
10/25			\$442.50	\$2,736.49
11/25			\$442.50	\$3,178.99
12/25			\$442.50	\$3,621.49
	TOTAL	\$5,309.96	\$5,310.00	

Important Messages / Disclosures

Our records show that you are a debtor in bankruptcy or you have received a discharge. We are sending this letter to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania (Reading)

IN RE: Kevin J. Urbine	Case No. 19-17901 Judge Patricia M. Mayer Chapter 13
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CERTIFICATE OF SERVICE OF
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on 11/18/2024 , a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: George Meany Lutz
Trustee: SCOTT F. WATERMAN [Chapter 13]
Office of the United States Trustee

Further, I certify that, on 11/18/2024 , a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Kevin J. Urbine

43 Valley Road
Wyomissing Hills, PA 19610

By: /s/ Stephani Schul
Stephani Schul
PNC Bank, N.A.
3232 Newmark Drive
Miamisburg, OH 45342
866-754-0659